

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE:)	CHAPTER 7
)	
LYNDA LEWIS,)	CASE NO. 23-06897
)	
DEBTOR.)	HON. TIMOTHY A. BARNES

NOTICE OF MOTION

PLEASE TAKE NOTICE that on **November 29, 2023, at 9:00 a.m.**, I will appear before the Honorable Timothy A. Barnes, or any judge sitting in that judge's place, either in courtroom 744 of the Everett McKinley Dirksen United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604, **or** electronically as described below, and present the motion of the United States Trustee to **Extend Time to File Objection to Discharge Under 727 and Extend Time to Dismiss**, a copy of which is attached.

Important: Only parties and their counsel may appear for presentment of the motion electronically using Zoom for Government. All others must appear in person.

To appear by Zoom using the internet, go to this link: <https://www.zoomgov.com/>. Then enter the meeting ID and passcode.

To appear by Zoom using a telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID and passcode.

Meeting ID and passcode. The meeting ID for this hearing is 161 329 5276, and the passcode is 433658. The meeting ID and passcode can also be found on the judge's page on the court's web site.

If you object to this motion and want it called on the presentment date above, you must file a Notice of Objection no later than two (2) business days before that date. If a Notice of Objection is timely filed, the motion will be called on the presentment date. If no Notice of Objection is timely filed, the court may grant the motion in advance without calling it.

/s/ M. Gretchen Silver
M. Gretchen Silver, Trial Attorney
Office of the United States Trustee
219 S. Dearborn, Room 873
Chicago, Illinois 60604
(202) 384-6750

CERTIFICATE OF SERVICE

I, M. Gretchen Silver, an attorney, certify that on November 17, 2023, I caused to be served copies of this notice, the attached motion, and proposed order on the ECF Registrants shown below via the Court's Electronic Notice for Registrants and via First Class US Mail by BMC Group on all other entities shown at the addresses listed below. A supplement to this Certificate of Service from BMC Group will be filed.

/s/ M. Gretchen Silver

SERVICE LIST

Registrants Served Through the Court's Electronic Notice for Registrants:

Reed Heiligman: reed@hzhlaw.com, awhitt@hzhlaw.com
Reed Heiligman: reed@hzhlaw.com, csmith@fgllp.com; ecf.alert+Heiligman@titlexi.com
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M. Gretchen Silver: ustpreion11.es.ecf@usdoj.gov, gretchen.silver@usdoj.gov

Parties Served via First Class Mail:

Lynda Lewis
1450 Evers Ave.
Westchester, IL 60154

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**MOTION TO EXTEND TIME TO FILE OBJECTION TO
DISCHARGE UNDER § 727 AND EXTEND TIME TO DISMISS**

NOW COMES PATRICK S. LAYNG, the United States Trustee for the Northern District of Illinois, by his attorney, M. Gretchen Silver, and pursuant to 11 U.S.C. § 727(c)(1) and Fed. R. Bankr. P. 4004(b), hereby requests this Court to grant an extension of time to object to the discharge of Lynda Lewis (the “Debtor”), and to file a motion dismiss the Debtor’s case for abuse pursuant to 11 U.S.C. § 707(b) and Fed. R. Bankr. P. 1017(e)(1). In support of this request, the U.S. Trustee states as follows:

1. This is a core proceeding concerning the administration of this estate pursuant to 28 U.S.C. § 157(b)(2)(A) which this Court may hear and determine pursuant to IOP 15(a) and Local Rule 40.3.1 of the United States District Court for the Northern District of Illinois.
2. This Court has jurisdiction to consider this Motion pursuant to 28 U.S.C. § 1334. Venue is proper in this district pursuant to 28 U.S.C. §§ 1408 and 1409.
3. On May 25, 2023, the Debtor filed her *pro se* voluntary petition for relief under Chapter 7 of the Bankruptcy Code (“Petition Date”). On or about that same time, Reed Heiligman was appointed Chapter 7 Trustee in the Debtor’s case.
4. Schedule I reflects the Debtor has been employed as a research associate for IQVIA, for the past year and has gross monthly income in the amount of \$5,126. The Debtor’s

Statement of Financial Affairs (“SOFA”), question four, shows the Debtor had wages in the amount of \$68,071 for 2021, \$68,825 for 2022, and \$21,897.95 for 2023 year-to-date.

5. Schedule D reflects the Debtor incurred \$362,000.00 in secured debt within fourteen months of the Petition Date. The debt includes \$337,000 for real estate purchased on May 23, 2022, and \$25,000 for a 2022 Genesis GV70 automobile purchased on April 30, 2023.

6. Schedule E/F reflects the Debtor has \$163,920 in unsecured debt. Of which, \$65,050 is credit card debt and \$91,000 is owed to Quality Leasing. The Debtor did not provide any dates for when the debt was incurred.

7. Schedule A/B reflects the Debtor has \$2,800 in total personal and household items and \$658 total financial assets.

8. Given the amount of the Debtor’s recent secured debt and her unsecured debt relative to her income and assets, the U.S. Trustee believes it is appropriate to verify the accuracy of the Debtor’s petition, schedules, statement of financial affairs, and testimony given at the meeting of creditors in order to determine whether cause exists to file an objection to discharge pursuant to 11 U.S.C. § 727(a) or to file a motion to dismiss the Debtor’s case pursuant to 11 U.S.C. § 707(b).

9. The last date for the U.S. Trustee to object to the Debtor’s discharge or to file a motion to dismiss her case under § 707 is currently set for November 21, 2023.

10. Based on the above, the U.S. Trustee requests additional time to investigate whether there may be a basis to object to the Debtor’s discharge pursuant to 11 U.S.C. § 727(a) or to file a motion to dismiss the Debtor’s case pursuant to 11 U.S.C. § 707(b).

WHEREFORE, the U.S. Trustee respectfully asks the Court to extend the deadlines to object to the Debtor’s discharge under § 727(a) and to file a motion to dismiss the Debtor’s case

under § 707 through and including February 20, 2024, and for such other relief as this Court deems just.

RESPECTFULLY SUBMITTED:

PATRICK S. LAYNG
UNITED STATES TRUSTEE

Dated: November 17, 2023

By: /s/ M. Gretchen Silver
M. Gretchen Silver, Trial Attorney
Office of the United States Trustee
219 S. Dearborn, Room 873
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(202) 384-6750